

Information to identify the case:

Debtor 1	<u>Larry E. Charles</u>	Social Security number or ITIN	xxx-xx-5095
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Shirley M. Charles</u>	Social Security number or ITIN	xxx-xx-1785
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10095-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1228(a) is granted to:

Larry E. Charles

Shirley M. Charles

12/1/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 12 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Larry E. Charles
Shirley M. Charles
Debtors

Case No. 19-10095-TPA
Chapter 12

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin

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Date Rcvd: Dec 01, 2021

Form ID: 3180F

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Larry E. Charles, Shirley M. Charles, 1407 Deckards Run Road, Cochranon, PA 16314-9343
aty	+ Ronda J. Winnecour, Suite 3250, USX Tower., 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Commercial Loan Investment VII, LLC, ATTN: Christopher P. Schueller, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th Floor, 301 Grant Street Pittsburgh, PA 15219-1407
cr	+ Fairport Asset Management II, LLC successor to Com, c/o Kelly M. Neal, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl, Pittsburgh, PA 15219-1400
acc	+ Philip J. McHale, III, 600 Grant Street, Suite 3250, Pittsburgh, PA 15219-2719
cr	+ United States of America acting through Farm Servi, United States Department of Agriculture, c/o Jill Locnikar, Asst. US Attorney, Joseph Weis, Jr. US Courthouse, 700 Grant Street, Suite 4000 Pittsburgh, PA 15219-1956
14989226	+ Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
14989227	+ Bill Flockerzi, 1274 Creek Road, Cooperstown, PA 16317-2910
15158825	+ CNH Industrial Capital America LLC, PO Box 71264, Philadelphia, PA 19176-6264
14989230	+ CNH Industrial Capital America, LLC, P.O. Box 292, Racine, WI 53401-0292
14989229	+ Cargill Animal Nutrition, PO Box 9300, Minneapolis, MN 55440-9300
14989232	+ Commercial Loan Investment VII, LLC, 3144 S. Winton Road, Rochester, NY 14623-2981
14989233	+ Crossroads Bank, 1205 N. Cass Street, P.O. Box 259, Wabash, IN 46992-0259
14989234	+ David Charles, 1407 Deckards Run, Cochranon, PA 16314-9343
14989235	+ Debra A. Deeter, Tax Collector, 429 Deckards Run Road, Utica, PA 16362-2907
14989236	+ Ervin Martin, 20608 Kightlinger Road, Venango, PA 16440-1530
15075901	+ Fairport Asset Management II, LLC, c/o Kelly M. Neal, Esquire, Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl, Pittsburgh, PA 15219-1400
14989237	+ Farm Service Agency, 14699 North Main Street EXT, Meadville, PA 16335-9441
14989238	+ Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
14989239	#+ Great Lakes, P.O. Box 70, Boyne City, MI 49712-0070
14989240	Hartman & Yannetti, 126 Baltimore Street, Marion, PA 17235
14989241	+ Health America, PO Box 67103, Harrisburg, PA 17106-7103
14989242	+ Healthassurance PA, Inc., PO Box 6506, Carol Stream, IL 60197-6506
14989243	+ Helmuth Farms, 1677 Georgetown Road, Sandy Lake, PA 16145-4621
14989244	+ Hill's Supply, Inc., 2366 Locust Street, Canal Fulton, OH 44614-9100
14989246	+ John Schmidt, 25938 Eureka Road, Edinboro, PA 16412-4502
14989247	+ LandPro Equipment, 13521 Cambridge Springs Rd, Edinboro, PA 16412-2841
14989248	Leaf, P.O. Box 953587, Saint Louis, MO 63195-3587
14989249	Leaf Funding, Inc., P.O. Box 953587, 2005 Market Street, Saint Louis, MO 63195-3587
14989250	Lynwood Charles Heagy, 1490 State Highway 89, Titusville, PA 16354
14989251	+ McCartney's Feed and Hardware, 1683 Airport Road, Fredonia, PA 16124-2599
15233005	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14989253	+ Shearer Family Farms, 26084 Lippert Road, Cochranon, PA 16314-7450
14989254	+ Steven H. Downs, Esquire, 99 West Canal Street, Wabash, IN 46992-3109
15031680	U.S. Bank National Association, as Trustee, for Ma, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14996402	+ United States of America, U.S. Department of Agriculture, Farm Service Agency, 14699 N. Main St. Ext., Meadville, PA 16335-9441
14989256	Venango County Tax Claim Bureau, 1174 Elk Street, P.O. Box 831, Franklin, PA 16323-0831
14989257	Wells Fargo Financial Leasing, P.O. Box 6434, Carol Stream, IL 60197-6434

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15029857 + Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408
14989258 + Z&M AG and TURF, 13521 Cambridge Springs Road, Edinboro, PA 16412-2841

TOTAL: 40

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 02 2021 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2021 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14989225	+ Email/Text: kristin.villneauve@allianceoneinc.com	Dec 01 2021 23:42:00	Allianceone Receivables, PO Box 3111, Southeastern, PA 19398-3111
15016687	EDI: BANKAMER.COM	Dec 02 2021 04:48:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
14989228	EDI: CAPITALONE.COM	Dec 02 2021 04:48:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14989245	EDI: IRS.COM	Dec 02 2021 04:48:00	IRS, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15027181	+ Email/Text: BKRMailOps@weltman.com	Dec 01 2021 23:42:00	John Deere Financial, c/o Weltman, Weinberg & Reis Co. LPA, 323 W. Lakeside Ave. Ste. 200, Cleveland, OH 44113-1009
14989252	+ EDI: PENNDEPTREV	Dec 02 2021 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14989252	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2021 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15031566	EDI: Q3G.COM	Dec 02 2021 04:43:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
14989255	+ Email/Text: bankruptcydepartment@tsico.com	Dec 01 2021 23:42:00	Transworld Systems, Inc., PO Box 17201, Wilmington, DE 19850-7201

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CNH Industrial Capital America LLC
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		U.S. Bank National Association, as Trustee, for Ma
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14989231	*+	CNH Industrial Capital America, LLC, PO Box 292, Racine, WI 53401-0292
14992056	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15008545	##+	CNH Industrial Capital America LLC, P.O. Box 3600, Lancaster, PA 17604-3600

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: lfin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 2002-1 bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Joint Debtor Shirley M. Charles bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Brian C. Thompson	on behalf of Debtor Larry E. Charles bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Christopher P. Schueller	on behalf of Creditor Fairport Asset Management II LLC successor to Commerical Loan Investment VII, LLC christopher.schueller@bipc.com, donna.curcio@bipc.com
Christopher P. Schueller	on behalf of Creditor Commercial Loan Investment VII LLC christopher.schueller@bipc.com, donna.curcio@bipc.com
David A. Scott	on behalf of Creditor CNH Industrial Capital America LLC scott@lg-law.com
Jill Locnikar	on behalf of Creditor United States of America acting through Farm Service Agency jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Kelly M. Neal	on behalf of Creditor Fairport Asset Management II LLC successor to Commerical Loan Investment VII, LLC kelly.neal@bipc.com, donna.curcio@bipc.com;sean.kenny@bipc.com
Kelly M. Neal	on behalf of Creditor Commercial Loan Investment VII LLC kelly.neal@bipc.com, donna.curcio@bipc.com;sean.kenny@bipc.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert S. Adams	on behalf of Creditor CNH Industrial Capital America LLC radams@pollockbegg.com legaldudersa@msn.com;legaldudersa@hotmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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